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# I. Potential References of Interest

## A. Dialog

26/3,K/1 (Item 1 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0014212902 - Drawing available  
WPI ACC NO: 2004-398631/200437  
Related WPI Acc No: 2004-267759; 2004-355531  
XRPX Acc No: N2004-317786  
Direct point-of-service health care system, has network provider providing discount price list that regulates cost of service to customers who pay medical service providers in-full directly for services rendered based on list  
Patent Assignee: GLOBAL MINING & MARKETING LLC (GLOB-N)  
Inventor: **TALLAL J L**  
Patent Family (1 patents, 1 countries)  
Patent Application  
Number Kind Date Number Kind Date Update  
US 20040078235 A1 20040422 US 2002396883 P 20020717 200437 B  
US 2003620904 A 20030716

Priority Applications (no., kind, date): US 2002396883 P 20020717; US 2003620904 A 20030716

Patent Details  
Number Kind Lan Pg Dwg Filing Notes  
US 20040078235 A1 EN 26 11 Related to Provisional US 2002396883  
Inventor: **TALLAL J L**

Alerting Abstract ...NOVELTY - The system has a network provider (204) that provides a **health care plan** and medical service/goods providers (206) e.g. physicians, who have joined the plan. A discount price list (208) regulates the cost of services/goods...  
...a method for providing **health care plana computer program on a computer readable medium** for providing a **health care plan**.

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

**Tallal, Joseph L. JR...**

Examiner:

Original Abstracts:

...system, method and apparatus for direct point-of-service health care by a network provider. The system includes a network provider (204) that provides a **health care plan**, one or more **medical service/good** providers (206) that have joined the **health care plan**, one or more individuals (202) that **are members** of the **health care plan** and a discount price list (208) provided by **the network** provider (204) that regulates the cost of services/goods provided to the members (202) by the medical service/good providers (206) such that the members...

Claims:

What is claimed is:1. A system comprising:a network provider that provides a **health care**

**plan**;one or more medical service/good providers that

**have joined the**

**health care plan**

;one or more individuals that are members of the **health**

**care plan**; and

discount price list provided by the network provider that regulates

**the cost of**

services/goods provided to the members by the medical service/good providers such that the members pay the medical service/good providers in-full directly...

## II. Inventor Search Results from Dialog

26/3,K/1 (Item 1 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0014212902 - Drawing available

WPI ACC NO: 2004-398631/200437

Related WPI Acc No: 2004-267759; 2004-355531

XRPX Acc No: N2004-317786

Direct point-of-service health care system, has network provider providing

discount price list that regulates cost of service to customers who pay medical service providers in-full directly for services rendered based on list

Patent Assignee: GLOBAL MINING & MARKETING LLC (GLOB-N)

Inventor: **TALLAL J L**

Patent Family (1 patents, 1 countries)

Patent

Application

Number	Kind	Date	Number	Kind	Date	Update
US 20040078235	A1	20040422	US 2002396883	P	20020717	200437 B
			US 2003620904	A	20030716	

Priority Applications (no., kind, date): US 2002396883 P 20020717; US 2003620904 A 20030716

#### Patent Details

Number Kind Lan Pg Dwg Filing Notes

US 20040078235 A1 EN 26 11 Related to Provisional US 2002396883

Inventor: **TALLAL J L**

Alerting Abstract ...NOVELTY - The system has a network provider (204) that provides a **health care plan** and medical service/goods providers (206) e.g. physicians, who have joined the plan. A discount price list (208) regulates the cost of services/goods...  
...a method for providing **health care plana computer program on a computer readable medium** for providing a **health care plan**.

#### Original Publication Data by Authority

Argentina

Assignee name & address:

inventor name & address:

**Tallal**, Joseph L. JR...

Examiner:

Original Abstracts:

...system, method and apparatus for direct point-of-service health care by a network provider. The system includes a network provider (204) that provides a **health care plan**, one or more **medical service/good providers (206)** that have joined the **health care plan**, one or more individuals (202) that **are members** of the **health care plan** and a discount price list (208) provided by **the network provider (204)** that regulates the cost of services/goods provided to the members (202) by the medical service/good providers (206) such that

the members...

Claims:

What is claimed is: 1. A system comprising: a network provider that provides a **health care**

**plan**; one or more medical service/good providers that

**have joined the**

**health care plan**

; one or more individuals that are members of the **health**

**care plan**; and a

discount price list provided by the network provider that regulates

**the cost of**

services/goods provided to the members by the medical service/good

providers such that the members pay the medical service/good providers

in-full directly...

26/3,K/2 (Item 2 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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0014084323 - Drawing available

WPI ACC NO: 2004-267759/200425

Related WPI Acc No: 2004-355531; 2004-398631

XPX Acc No: N2004-211715

**Health care plan**

providing system, has discount price list regulating cost of services/goods

provided to members which is provided by services/goods providers where

members pay providers in-full directly for services/goods

Patent Assignee: GLOBAL MINING & MARKETING LLC (GLOB-N)

Inventor: **TALLAL J L**

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20040039604	A1	20040226	US 2002396883	P	20020717	200425 B
			US 2003620718	A	20030716	

Priority Applications (no., kind, date): US 2002396883 P 20020717; US 2003620718 A 20030716

Patent Details

Number Kind Lan Pg Dwg Filing Notes

US 20040039604 A1 EN 27 11 Related to Provisional US 2002396883

**Health care plan**

providing system, has discount price list regulating cost of services/goods

provided to members which is provided by services/goods providers where

members pay providers...

Inventor: **TALLAL J L**

Alerting Abstract ...NOVELTY - The system has a network provider to provide **health care plan**. One or more individuals, who are members (408) of plan, participate through incentives within a member multi-level network. A discount price list that regulates...  
...a method for providing **health care plana computer program with** readable medium for providing a **health care plan**.  
USE - Used for providing direct **point-of-service health care plan**.  
...  
...DESCRIPTION OF DRAWINGS - The drawing shows a flow chart depicting overall process of a **health care plan** providing system.

#### Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

**Tallal**, Joseph L. JR...

Examiner:

Original Abstracts:

...system, method and apparatus for direct point-of-service health care by a network provider. The system includes a network provider (502) that provides a **health care plan**, one or more **medical service/good** providers (302) that have joined the **health care plan**, one or more individuals (402) that **are members** of the **health care plan** and participate via incentives within a member **multi-level network** (408, 410, etc.) and a discount price list (312) provided by the network provider (502) that regulates the cost of services/goods provided to the...

...goods rendered based on the discount price list (312). The present invention also provides a system wherein the medical service/good providers (302) join the **health care plan** and participate via incentives within a member multi-level network (418, 420, etc.).

Claims:

What is claimed is: 1. A system comprising: a network provider that provides a **health care plan**; one or more medical service/good providers that **have joined the**

health care **plan**; one or more individuals that are members of the **health care plan** and participate via incentives within a member multi-level network; and a **discount price list** provided by the network provider that regulates the cost of services/goods provided to the members by the medical service/good providers such that the...

### III. Abstract Files from Dialog

#### A. All Databases

File 344: Chinese Patents Abs Jan 1985-2006/Jan  
(c) 2006 European Patent Office

File 347: JPIO Dec 1976-2010/Feb(Updated 100525)  
(c) 2010 JPO & JPIO

File 350: Derwent WPIX 1963-2010/UD=201039  
(c) 2010 Thomson Reuters

File 371: French Patents 1961-2002/BOPI 200209  
(c) 2002 INPI. All rts. reserv.

File 2: INSPEC 1898-2010/Jun W2  
(c) 2010 The IET

File 35: Dissertation Abs Online 1861-2010/May  
(c) 2010 ProQuest Info&Learning

File 65: Inside Conferences 1993-2010/Jun 23  
(c) 2010 BLDSC all rts. reserv.

File 99: Wilson Appl. Sci & Tech Abs 1983-2010/Apr  
(c) 2010 The HW Wilson Co.

File 474: New York Times Abs 1969-2010/Jun 24  
(c) 2010 The New York Times

File 475: Wall Street Journal Abs 1973-2010/Jun 24  
(c) 2010 The New York Times

File 583: Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 Gale/Cengage

File 5: Biosis Previews(R) 1926-2010/Jun W3  
(c) 2010 The Thomson Corporation

File 73: EMBASE 1974-2010/Jun 24  
(c) 2010 Elsevier B.V.

File 155: MEDLINE(R) 1950-2010/Jun 22  
(c) format only 2010 Dialog

File 34: SciSearch(R) Cited Ref Sci 1990-2010/Jun W2  
(c) 2010 The Thomson Corp

File 434: SciSearch(R) Cited Ref Sci 1974-1989/Dec  
(c) 2006 The Thomson Corp

Set	Items	Description
S1	15751	(HEALTHCARE OR HEALTH()CARE OR POINT(1W)SERVICE OR POS)(8N- ) (PLAN OR PLANS)
S2	930	MEMBERSHIP(5N)(FEE OR FEES)
S3	75304	MEDICAL()SERVICE()PROVIDER? ? OR SERVICE()PROVIDER? ?



S4 7682402 PHYSICIAN? ? OR HOSPITAL? ? OR THERAPIST? ? OR NURSING() FACILITY??? OR CANCER(1W) (CENTER? ? OR CENTRE? ?) OR OPTICAL OR - HEARING()AID? ? OR HOSPICE? ? OR CLINIC? ?

S5 14138 (S3 OR S4)(8N)(INCENTIVE? ? OR PROMOTION? ?)

S6 112 MARKETING(3N)MATRIX???

S7 1 S6(8N)(MULTI())LEVEL? ?

S8 14357 (BASIC OR PREMIUM OR DISCOUNT???) (5N)(PRICE OR PRICES OR FEE OR FEES)

S9 15562 (CREAT? OR DEVELOP????) (5N)(LIST OR LISTS)

S10 605 (PAYMENT? ? OR PAYING)(1W)FULL OR FULL()PAYMENT? ?

S11 55 (GEOGRAPHIC OR LOCALE OR LOCALES OR GEOGRAPHICAL? OR ZIP()) CODE? ?) (8N)(DISCOUNT OR DISCOUNTS OR DISCOUNTING)

S12 1 S11(8N)(MEMBER OR MEMBERS OR MEMBERSHIP? ?)

S13 21 AU= (TALLAL, J? OR TALLAL J? OR JOSEPH(2N)TALLAL)

S14 4 S1 AND S2

S15 0 S14 AND S5

S16 0 S14 AND S7

S17 2 S14 AND (S8:S11)

S18 0 S14 AND S12

S19 0 S1 AND S7

S20 44 S1 AND (S8:S10)

S21 0 S20 AND S12

S22 0 S20 AND S11

S23 42 S20 NOT S17

S24 34 RD (unique items)

S25 4 S24 AND IC= G06Q

S26 2 S13 AND S1

?

17/3,K/1 (Item 1 from file: 350)  
 DIALOG(R)File 350: Derwent WPIX  
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0013615819

WPI ACC NO: 2003-711164/200367

Related WPI Acc No: 2003-711163

XRPX Acc No: N2003-568723

Internet based healthcare service providing method e.g. for dental, optometrist, involves transmitting debit and credit for service provided to customer, to credit card company of customer for service payment

Patent Assignee: KONINGSBERG A (KONI-I)

Inventor: KONINGSBERG A

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20030154104	A1	20030814	US 200275033	A	20020212	200367 B
			US 2002307166	A	20021129	

Priority Applications (no., kind, date): US 200275033 A 20020212; US 2002307166 A 20021129

Patent Details

Number Kind Lan Pg Dwg Filing Notes  
US 20030154104 A1 EN 9 0 C-I-P of application US 200275033

Original Titles:

Method of operating a savings **plan** for  
**health care** services

Alerting Abstract ...NOVELTY - The **health care** saving **plan** card received by customer from vendor, is provided to a selected health care provider. The invoice for provided services is transmitted to vendor who transmits debit/credit to credit card company. The company pays calculated amount to vendor who pays **discounted price** for service to provider and retains administrative charge debit.

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

A < B> health **care** services savings **plan** **highlights** a savings. **Data** is entered, published and updated on the plan owner's advertised web site identifying provider entities per specialty, their regular and **discounted price** for each **treatment type** and the service **fee** percentage charged by the **plan**. Users access the **data**, select **health care** provider, present **plan cards** to the **selected** entities and receive **health care**. The **plan** **bills** the user the regular price, issues a credit for the savings difference and bills separately for the administrative, charge debit calculated by applying published service fee percentage of between twenty-five and thirty-three percent to the savings difference. Electronic billing triggered when the **health care** provider bills **the plan** by computer and **the plan** electronically bills the **consumer's** credit card. A prescription patient profile database is maintained and updated by a data source including information about all prescription medication of the health...

Claims:

What is claimed is: 1. A method of operating a **health care** savings **plan** without a monthly fee by a **plan** owner **that** acts as a vendor in relation to a credit card company, comprising: configuring the **plan** to serve a plurality of **health care** service providers who

**have** mutually agreed to participate in **the plan** by providing **health care** services at either a specified **discounted price** for specified **services or** at a specified percentage off **their regular price** for specified services, **have** agreed to sign a respective plurality of provider agreements that state the amount of the specified **discounted price** or specified percentage off for the specified services and **have agreed** to provide identification data either in their own right as health care providers or for individual health care providers under their administrative control, **which** identification...

...publishing on a data source (i) the identification data provided by the health care providers (ii) that the savings are available for various treatment and **medication** types under the plan, (iii) a specific example of a billing of **health care** service under **the plan** showing the regular price for a particular **health care** service, the discounted **price** for that **health care** service, a savings **difference saved** under the **plan**, a service fee **percentage, an** administrative charge debit charged by the **plan calculated** by applying the service fee percentage to the savings difference, the specific examples serving to highlight how a consumer who uses the plan saves the...

...difference less the administrative charge debit, (iv) a statement asserting an absence of any monthly fees, premiums, co-payments or claim forms, and (v) a **membership** enrollment form **to** join the plan, said data source operated and supported by a computer of the plan, said administrative charge debit arrived at by applying a service fee percentage to the savings difference; updating the data as changes in a status of any of the plurality of **health care** providers occur, issuing a health care savings plan card to each health care consumer who has agreed to participate in the plan; and implementing the plan so that for each provision of health care services, (a) a health **care** consumer accesses the data and **selects** a **health care** provider; (b) the **health care** consumer presents a **health care savings plan** card to the selected **health care** provider **and receives** a treatment type of **health care services** from that **health care provider**; (c) **upon** a prescription medication being

17/3,K/2 (Item 2 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0013615818

WPI ACC NO: 2003-711163/200367

Related WPI Acc No: 2003-711164

XRPX Acc No: N2003-568722

Saving **plan** execution method for online

**health care** services, involves

forwarding credit account data describing savings amount from difference of  
actual and discount costs, to credit card company

Patent Assignee: KONINGSBERG A (KONI-I)

Inventor: KONINGSBERG A

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
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US 20030154103	A1	20030814	US 200275033	A	20020212	200367 B
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Priority Applications (no., kind, date): US 200275033 A 20020212

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
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US 20030154103	A1	EN	8	0		
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Saving **plan** execution method for online

**health care** services, involves

forwarding credit account data describing savings amount from difference of  
actual and discount costs, to credit card company

Original Titles:

Method of operating a savings **plan** for

**health care** services

Alerting Abstract USE - For executing savings **plan**

like monthly charge free savings **plan** in online

**health care** services like dental,

pharmacy and optometry services through internet...

...ADVANTAGE - Increases the number of customers by promoting the  
participation of customers through **discount**  
**price** offers and eliminating the monthly charging.

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

A method of operating a <B> **health care**

services savings **plan without** a

monthly **fee** that highlights a savings. Data is entered,

published and updated on the **plan** owner's advertised

**web** site identifying the **health care** provider entities **for each** medical specialty, the provider's regular **price** and **discounted price** for each **treatment type** of health care service and **the service** fee percentage charged by the **plan**. Users access the **data**, select **health care** provider, present **plan cards** to the **selected** entities and receive **health care**. The **plan bills the** user **the** regular price, issues a credit for the savings difference and bills separately for the administrative charge debit calculated by applying published service fee percentage of between twenty-five and thirty-three percent to the savings difference. Billing is electronic and triggered when the **health care** provider bills the **plan** by computer and the **plan** electronically bills the **health care** consumer's **credit card**.

Claims:

What is claimed is: 1. A method of operating a **health care** savings **plan** without a monthly fee by a **plan** owner **that** acts as a vendor in relation **to** a credit card company, comprising: configuring the **plan** to serve a plurality of **health care** service providers who **have** mutually agreed to participate in **the plan** by providing **health care** services at a specified **discounted price** for specified services, **have** **agreed** to sign a respective **plurality** of uniform provider agreements that state the amount of the **discounted price** for the specified services and have agreed to provide **identification data** either in their own right as health care providers or for individual health care providers under their administrative control, which identification data will be made  
...

25/3,K/1 (Item 1 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0017842294 - Drawing available  
WPI ACC NO: 2008-G62751/200842  
XRAM Acc No: C2008-210050

XRPX Acc No: N2008-522072

Dementia patient observation system has portable terminals with storage unit which relates everyday life data with patient data obtained from other portable terminal, and stores related data

Patent Assignee: ITO M (ITOM-I)

Inventor: ITO M

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
JP 2008113720	A	20080522	JP 2006297526	A	20061101	200842 B

Priority Applications (no., kind, date): JP 2006297526 A 20061101

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
JP 2008113720	A	JA	32	24		

Alerting Abstract ...portable terminals (14,15) having storage unit which relates everyday life data with patient data and stores the related data.

The portable terminals (14,15) **create** a

**list** containing the data about the drug company which manufactures the medicine used by dementia patient.

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

...**G06Q-0050/ 00**

...**G06Q-0050/ 00**

#### Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...such as a protocol and a diagnosis, can be saved, and a helper's burden can be reduced significantly. It can impart a patient's

<B>health-care plan

to a helper in real time, the observation system being able to grasp/ascertain a patient's everyday life condition, and judging a patient's...

Claims:

25/3,K/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0014084323 - Drawing available

WPI ACC NO: 2004-267759/200425  
Related WPI Acc No: 2004-355531; 2004-398631  
XRPX Acc No: N2004-211715

**Health care plan**

providing system, has **discount price**  
list regulating cost of services/goods provided to members which is  
provided by services/goods providers where members pay providers in-full  
directly for services/goods

Patent Assignee: GLOBAL MINING & MARKETING LLC (GLOB-N)

Inventor: TALLAL J L

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20040039604	A1	20040226	US 2002396883	P	20020717	200425 B
		US 2003620718	A		20030716	

Priority Applications (no., kind, date): US 2002396883 P 20020717; US  
2003620718 A 20030716

**Patent Details**

Number	Kind	Lang	Pg	Dwg	Filing Notes
US 20040039604	A1	EN	27	11	Related to Provisional US 2002396883

**Health care plan**

providing system, has **discount price**  
list regulating cost of services/goods provided to members which is  
provided by services/goods providers where members pay providers in-full  
directly for services...

Alerting Abstract ...NOVELTY - The system has a network provider to  
provide **health care**  
**plan**. One or more individuals, who are members (408) of  
plan, participate through incentives within a member multi-level network. A  
**discount price** list that regulates  
the cost of services/goods provided to the members were taken care by  
services/goods providers. The members pay the providers in-full directly  
for services/goods rendered based on the **discount**  
**price** list....a method for providing  
**health care plan**  
**computer program**  
**with** readable medium for providing a  
**health care plan**.  
USE - Used for  
providing direct **point-of-service**  
**health care plan**.

...

...DESCRIPTION OF DRAWINGS - The drawing shows a flow chart depicting  
overall process of a **health care**  
**plan** providing system.

**Class Codes**

International Classification (+ Attributes)  
IPC + Level Value Position Status Version

G06Q-0010/00...

...G06Q-0030/ 00

G06Q-0010/00...

...G06Q-0030/ 00

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...system, method and apparatus for direct point-of-service health care by a network provider. The system includes a network provider (502) that provides a <B>health care plan, one or more medical service/good providers (302) that have joined the health care plan, one or more individuals (402) that are members of the health care plan and participate via incentives within a member multi-level network (408, 410, etc.) and a discount price list (312) provided by the network provider (502) that regulates the cost of services/goods provided to the members (402) by the medical service/good providers (302) such that the members pay the medical service/good providers (302) in-full directly for any services/goods rendered based on the discount price list (312). The present invention also provides a system wherein the medical service/good providers (302) join the health care plan and participate via incentives within a member multi-level network (418, 420, etc.).

Claims:

What is claimed is: 1. A system comprising: a network provider that provides a health care plan; one or more medical service/good providers that have joined the health care plan; one or more individuals that are members of the health care plan and participate via incentives within a member multi-level network; and a discount price list provided by the network provider that regulates the cost of services/goods provided to the members by the medical service/good providers such that the members pay the medical service/good providers in-full directly for any services/goods rendered based on the discount price list.



25/3,K/3 (Item 3 from file: 350)  
 DIALOG(R)File 350: Derwent WPIX  
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0013903762 - Drawing available  
 WPI ACC NO: 2004-083217/200408  
 XRPX Acc No: N2004-066471

Prescription benefits providing method, involves identifying sponsor for prescription benefits plan, identifying subscriber with valid credit account and establishing prescription benefit manager to administer plan

Patent Assignee: KALIES R F (KALI-I); OMNICARE INC (OMNI-N)

Inventor: KALIES R F

Patent Family (5 patents, 102 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
WO 2004003692	A2	20040108	WO 2003US20326	A	20030627	200408 B
US 20040073457	A1	20040415	US 2002392066	P	20020627	200426 E
			US 2003608265	A	20030627	
AU 2003247744	A1	20040119	AU 2003247744	A	20030627	200447 E
AU 2003247744	A8	20051027	AU 2003247744	A	20030627	200624 E
US 7657437	B2	20100202	US 2002392066	P	20020627	201010 E
			US 2003608265	A	20030627	

Priority Applications (no., kind, date): US 2002392066 P 20020627; US 2003608265 A 20030627

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
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WO 2004003692	A2	EN	28	3		
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National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

Regional Designated States,Original: AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW

US 20040073457	A1	EN	Related to Provisional	US 2002392066
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AU 2003247744	A1	EN	Based on OPI patent	WO 2004003692
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US 7657437	B2	EN	Related to Provisional	US 2002392066
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Alerting Abstract ...ADVANTAGE - The method facilitates to ensure proper discounting of the prescriptions purchased under the **plan**, thereby ensuring patient advocacy and improving security **healthcare** costs for hospitalization and treatment of patients without increasing net cost of prescriptions to the patient...

Class Codes  
International Classification (+ Attributes)  
IPC + Level Value Position Status Version  
Original Publication Data by Authority

Argentina

Assignee name & address:

Claims:

...method of providing prescription benefits to subscribers under a subscriber co-pay plan via an electronic communications network to ensure that the subscriber receives a < B>discounted prescription **price**, the method comprising the steps of: a) identifying a sponsor for a prescription benefits plan; b) designing the prescription benefits plan to include a formulary...

...i) participates in the prescription benefits plan, ii) receives prescriptions for medication and prescription benefit claims from subscribers, and iii) fulfills the prescriptions for a **discounted** prescription **price**; d) identifying at least one eligible subscriber having a valid credit or debit account with a creditor or institution and wishing to participate in the...

...charges the subscriber's credit or debit account for accepted claims via the electronic communications network, the amount of the charge being equal to the **discounted price** of the prescription minus a predetermined co-payment which is tendered by the subscriber to the pharmacy at the time of fulfilling the prescription; i...

...payment via the electronic communications network by the prescription benefits manager to the pharmacy, the second payment being equal to a predetermined portion of the **discounted** prescription **price**; and k) making a third payment via the electronic communication network by the prescription benefits manager to the claims processor, the third payment being equal...

...by the first payment and whereby the sum of the pre-determined co-payment and the amount charged to the subscriber's account is the **discounted** prescription **price** paid by the subscriber.

25/3,K/4 (Item 4 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0010307384 - Drawing available  
WPI ACC NO: 2000-621463/200060  
XRPX Acc No: N2000-460538

Week care service schedule production tool for aging society, has transparent sheet with service schedule display portion indicating display mark of care service

Patent Assignee: OKAWACHI J (OKAW-I); OKOCHI J (OKOC-I)

Inventor: OKOCHI J; TAKAKURA K

Patent Family (2 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
JP 2000218967	A	20000808	JP 199923279	A	19990129	200060 B
JP 4094153	B2	20080604	JP 199923279	A	19990129	200843 E

Priority Applications (no., kind, date): JP 199923279 A 19990129

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
JP 2000218967	A	JA	17	11		
JP 4094153	B2	JA	14			Previously issued patent JP 2000218967

Alerting Abstract ...the grade of care. Transparent sheet with a component pattern has a service schedule display portion indicating the display mark of care service and the **price** list columns indicating the **basic** monthly or weekly **price** for the care service.

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

... **G06Q-0010/00**

... **G06Q-0010/00**

#### Original Publication Data by Authority

Argentina

Assignee name & address:

Claims:

...plan column in which time format|form which shows date and/or day of the week was described, and grade column in which grade of < B> health-care was described was described, B. Service **plan** display part divided into the same magnitude|size as the said plan column, The service implementation plan part displayed on the location applicable to the...  
...said service plan display part is implemented, The transparent element sheet|seat produced for every service item which the element pattern which has the list-**price** column in which the **basic price** of the monthly amount according to the plan of nursing services or the amount of a week was described is described in the surface, and...

26/3,K/1 (Item 1 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0014212902 - Drawing available

WPI ACC NO: 2004-398631/200437

Related WPI Acc No: 2004-267759; 2004-355531

XPX Acc No: N2004-317786

Direct point-of-service health care system, has network provider providing discount price list that regulates cost of service to customers who pay medical service providers in-full directly for services rendered based on list

Patent Assignee: GLOBAL MINING & MARKETING LLC (GLOB-N)

Inventor: **TALLAL J L**

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20040078235	A1	20040422	US 2002396883	P	20020717	200437 B
			US 2003620904	A	20030716	

Priority Applications (no., kind, date): US 2002396883 P 20020717; US 2003620904 A 20030716

#### Patent Details

Number Kind Lan Pg Dwg Filing Notes

US 20040078235 A1 EN 26 11 Related to Provisional US 2002396883

Inventor: **TALLAL J L**

Alerting Abstract ...NOVELTY - The system has a network provider (204) that provides a **health care**

**plan** and medical service/goods providers (206) e.g.

physicians, who have joined the plan. A discount price list (208) regulates the cost of services/goods...

...a method for providing **health care**

**plana computer**

**program on** a computer readable medium

for providing a **health care**

**plan**.

Original Publication Data by Authority

Argentina

26/3,K/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0014084323 - Drawing available

WPI ACC NO: 2004-267759/200425  
Related WPI Acc No: 2004-355531; 2004-398631  
XRPX Acc No: N2004-211715

**Health care plan**

providing system, has discount price list regulating cost of services/goods provided to members which is provided by services/goods providers where members pay providers in-full directly for services/goods

Patent Assignee: GLOBAL MINING & MARKETING LLC (GLOB-N)

Inventor: **TALLAL J L**

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20040039604	A1	20040226	US 2002396883	P	20020717	200425 B
			US 2003620718	A	20030716	

Priority Applications (no., kind, date): US 2002396883 P 20020717; US 2003620718 A 20030716

**Patent Details**

Number Kind Lan Pg Dwg Filing Notes

US 20040039604 A1 EN 27 11 Related to Provisional US 2002396883

**Health care plan**

providing system, has discount price list regulating cost of services/goods provided to members which is provided by services/goods providers where members pay providers...

Inventor: **TALLAL J L**

Alerting Abstract ...NOVELTY - The system has a network provider to provide **health care plan**. One or more individuals, who are members (408) of plan, participate through incentives within a member multi-level network. A discount price list that regulates...

...a method for providing **health care**

**plana computer**

**program with** readable medium for

providing a **health care**

**plan**.

USE - Used for

providing direct **point-of-service**

**health care plan**.

...

...DESCRIPTION OF DRAWINGS - The drawing shows a flow chart depicting overall process of a **health care plan** providing system.

**Original Publication Data by Authority**

Argentina

Assignee name & address:

Inventor name & address:

**Tallal, Joseph L. JR...**

Examiner:

Original Abstracts:

...system, method and apparatus for direct point-of-service health care by a network provider. The system includes a **network provider (502)** that provides a **health care plan**, one or more **medical service/good providers (302)** that have joined the **health care plan**, one or more individuals **(402)** that **are members** of the **health care plan** and participate via incentives within a member **multi-level network (408, 410, etc.)** and a discount price list **(312)** provided by the network provider **(502)** that regulates the cost of services/goods provided to the...

...goods rendered based on the discount price list **(312)**. The present invention also provides a **system** wherein the medical service/good providers **(302)** join the **health care plan** and participate via incentives within a member multi-level network **(418, 420, etc.)**.

Claims:

What is claimed is: **1. A system comprising:** a network provider that provides a **health care plan**; one or more medical service/good providers that **have joined the** health care **plan**; one or more individuals that are members of the **health care plan** and participate via incentives within a member multi-level network; and a **discount price list** provided by the network provider that regulates the cost of services/goods provided to the members by the medical service/good providers such that the...

## IV. Fulltext Files from Dialog

### A. Fulltext Databases

File 149: TGG Health&Wellness DB(SM) 1976-2010/May W1  
(c) 2010 Gale/Cengage

File 444: New England Journal of Med. 1985-2010/Jun W2  
(c) 2010 Mass. Med. Soc.

File 324: GERMAN PATENTS FULLTEXT 1967-201023  
(c) 2010 UNIVENTIO/THOMSON

File 325: Chinese Patents Fulltext 1985-20100602  
(c) 2010. SciPat Benelux NV.

File 348: EUROPEAN PATENTS 1978-201025  
(c) 2010 European Patent Office

File 349: PCT FULLTEXT 1979-2010/UB=20100617|UT=20100610  
(c) 2010 WIPO/Thomson

File 9: Business & Industry(R) Jul/1994-2010/Jun 23  
(c) 2010 Gale/Cengage

File 16: Gale Group PROMT(R) 1990-2010/Jun 24  
(c) 2010 Gale/Cengage

File 20: Dialog Global Reporter 1997-2010/Jun 24  
(c) 2010 Dialog

File 15: ABI/Inform(R) 1971-2010/Jun 23  
(c) 2010 ProQuest Info&Learning

File 148: Gale Group Trade & Industry DB 1976-2010/Jun 23  
(c) 2010 Gale/Cengage

File 160: Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group

File 275: Gale Group Computer DB(TM) 1983-2010/May 13  
(c) 2010 Gale/Cengage

File 610: Business Wire 1999-2010/Jun 22  
(c) 2010 Business Wire.

File 613: PR Newswire 1999-2010/Jun 24  
(c) 2010 PR Newswire Association Inc

File 621: Gale Group New Prod. Annou.(R) 1985-2010/May 05  
(c) 2010 Gale/Cengage

File 636: Gale Group Newsletter DB(TM) 1987-2010/Jun 23  
(c) 2010 Gale/Cengage

File 624: McGraw-Hill Publications 1985-2010/Jun 23  
(c) 2010 McGraw-Hill Co. Inc

File 634: San Jose Mercury Jun 1985-2010/Jun 23  
(c) 2010 San Jose Mercury News

File 810: Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire

File 813: PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	283571	(HEALTHCARE OR HEALTH()CARE OR POINT(1W)SERVICE OR POS)(8N- (PLAN OR PLANS)
S2	58704	MEMBERSHIP(5N)(FEE OR FEES)
S3	2812658	MEDICAL()SERVICE()PROVIDER? ? OR SERVICE()PROVIDER? ?

S4 9892621 PHYSICIAN? ? OR HOSPITAL? ? OR THERAPIST? ? OR NURSING() FACILITY??? OR CANCER(1W)(CENTER? ? OR CENTRE? ?) OR OPTICAL OR - HEARING()AID? ? OR HOSPICE? ? OR CLINIC? ?

S5 44459 (S3 OR S4)(8N)(INCENTIVE? ? OR PROMOTION? ?)

S6 44451 MARKETING(3N)MATRIX???

S7 2 S6(8N)(MULTI())LEVEL? ?

S8 867882 (BASIC OR PREMIUM OR DISCOUNT???) (5N)(PRICE OR PRICES OR FEE OR FEES)

S9 198897 (CREAT? OR DEVELOP????) (5N)(LIST OR LISTS)

S10 47573 (PAYMENT? ? OR PAYING)(1W)FULL OR FULL()PAYMENT? ?

S11 1939 (GEOGRAPHIC OR LOCALE OR LOCALES OR GEOGRAPHICAL? OR ZIP()- CODE? ?) (8N)(DISCOUNT OR DISCOUNTS OR DISCOUNTING)

S12 28 S11(8N)(MEMBER OR MEMBERS OR MEMBERSHIP? ?)

S13 0 AU= (TALLAL, J? OR TALLAL J? OR JOSEPH(2N)TALLAL)

S14 96 S1(S)S2

S15 2 S14(S)S5

S16 0 S15(S)(S8:S10)

S17 0 S14(S)S7

S18 0 S14(S)S6

S19 11 S14(S)S8

S20 0 S19(S)S9

S21 0 S19(S)S10

S22 5 S19(S)PAYMENT?

S23 0 S22(S)S12

S24 0 S22(S)S11

S25 6 RD S19 (unique items)

S26 0 S1(S)S7

S27 772 S1(S)(S8:S10)

S28 0 S27(S)S12

S29 0 S27(S)S11

S30 0 S27(S)S7

15/3,K/1 (Item 1 from file: 20)  
 DIALOG(R)File 20: Dialog Global Reporter  
 (c) 2010 Dialog. All rights reserved.

78918746  
 Event Brief of Q1 2010 CIGNA Earnings Conference Call - Part 1  
 FAIR DISCLOSURE WIRE  
 May 06, 2010  
 JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT  
 WORD COUNT: 3762

... medical operating expense reductions of \$55m pretax. 4. Healthcare Drivers: 1. Healthcare membership increased 2.8% in 1Q10. 1. Excluding growth in Medicare Advantage, Private **Fee** for Service business, **membership** was up 2%. 2. Result reflects focused execution of strategy. 1. Membership growth coming primarily in middle market and select segments. 3. Membership result reflects...



15/3,K/2 (Item 2 from file: 20)  
DIALOG(R)File 20: Dialog Global Reporter  
(c) 2010 Dialog. All rights reserved.

49454326

Event Brief of Q4 2005 Aetna Inc. Earnings Conference Call - Part 1  
FAIR DISCLOSURE WIRE  
February 09, 2006  
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 4178

... development, 2005 operating earnings were \$1.3b, 26% higher than 2004. 4. The strong 2005 Health Care segment results were driven by higher premiums and **fees** resulting from strong **membership** growth, solid underwriting margins, and improved operating efficiencies. 5. During 2005, revenue growth continued to accelerate reaching 15.3% in 4Q05 and 14.1% for...

25/3,K/1 (Item 1 from file: 349)  
DIALOG(R)File 349: PCT FULLTEXT  
(c) 2010 WIPO/Thomson. All rights reserved.

01044218 \*\*Image available\*\*  
SMART CARD FOR USE WITH HEALTH CARE INSTITUTIONS AND FINANCIAL INSTITUTIONS  
CARTE INTELLIGENTE S'UTILISANT AVEC DES ETABLISSEMENTS DE SOINS ET DES  
INSTITUTIONS FINANCIERES

Patent Applicant/Assignee:

MSC HEALTHCARE PTE LTD, 29/31 Gul Avenue, Singapore 62966, SG, SG  
(Residence), SG (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

SIONG CHEAK Steven Mok, Blk 682C Jurong West Central 11, #09-130,  
Singapore 64368, SG, SG (Residence), SG (Nationality), (Designated only  
for: US)

TECK KEONG Bong, Blk 204, Jurong East Street 21, #04-255, Singapore 60020  
, SG, SG (Residence), SG (Nationality), (Designated only for: US)

Legal Representative:

CHONG Y F (agent), W.P.AI & Company, PSA BLDG, P.O. Box 0399,  
Singapore 911144, SG,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200373353 A2-A3 20030904 (WO 0373353)

Application: WO 2003SG26 20030204 (PCT/WO SG03000026)

Priority Application: US 200267493 20020204; WO 2002GB1750 20020415; SG  
20025416 20020906

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ

EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG  
SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT SE SI  
SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9642

Fulltext Availability:

Detailed Description

Detailed Description

... Card Company, the credit card account would have the benefit of allowing payment by installment (may be 0% interest rate due to promotion) for annual **membership fee** (or annual **premium**). The use of the credit card would also benefit the smart card holder in those expenses where the **healthcare plan** may not cover e.g. bill for clinical consultation or treatment not covered under managed care plan subscribed; and payment for equipment.

2. Provision of services...

25/3/K/2 (Item 1 from file: 16)  
DIALOG(R)File 16: Gale Group PROMT(R)  
(c) 2010 Gale/Cengage. All rights reserved.

11907160 Supplier Number: 130356316 (USE FORMAT 7 FOR FULLTEXT)  
HealthAmerica Selected as Preferred Regional Health Plan Administrator for  
The Pittsburgh Business Group on Health.  
PR Newswire, pNA  
March 16, 2005  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 558

... PBGH.  
HealthAmerica and HealthAssurance will offer several self-funded benefit plan options to PBGH members including PPO, POS and HMO plans, along with competitive administrative **fees** and provider discounts. The administrative **fees** will be reduced as

the **membership** in the program increases, offering employers a more competitive price than they can achieve on their own.  
PBGH members also are assured of consistency and...

25/3,K/3 (Item 1 from file: 20)  
DIALOG(R)File 20: Dialog Global Reporter  
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54645622  
HSBC Holdings PLC - HSBC USA Inc 06 10-K Pt 1d/10  
AFX CNF  
March 05, 2007  
JOURNAL CODE: WCNF LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 21780

... a guaranteed bonus under her employment agreement. Other compensation paid to Ms. Derickson in 2006, including perquisites, such as life insurance premiums and social club **membership fees**, was consistent with perquisites paid to similarly-placed executive officers within and outside of HSBC. Ms. Derickson had an employment agreement with HSBC Finance Corporation...

25/3,K/4 (Item 2 from file: 20)  
DIALOG(R)File 20: Dialog Global Reporter  
(c) 2010 Dialog. All rights reserved.  
38967437 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Event Brief of Q3 2004 Aetna Inc. Earnings Conference Call - Part 1  
FAIR DISCLOSURE WIRE  
October 28, 2004  
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 4138

... 44 states and the District of Columbia. 3. SRC's existing capabilities with AET's extensive distribution network, positions the Co. to offer affordable benefit **plans** that will provide access to **healthcare** for individuals who otherwise would have no insurance coverage at all. 4. This transaction is subject to customary regulatory approvals and is expected to close...

25/3,K/5 (Item 3 from file: 20)  
DIALOG(R)File 20: Dialog Global Reporter  
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37215355 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Event Brief of Q2 2004 Aetna Inc. Earnings Conference Call - Part 1  
FAIR DISCLOSURE WIRE  
July 29, 2004  
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 4547

... HealthFund health reimbursement account plan as compared to a matched control group in both HMO and other product, the results validate that the consumer directed **plans** encourage active engagement in **healthcare** decision-making. 2. Results include: 1. Employers offering these plans as an option experienced low medical cost increases. 2. Member utilization of some preventive care...

25/3,K/6 (Item 1 from file: 613)  
DIALOG(R)File 613: PR Newswire  
(c) 2010 PR Newswire Association Inc. All rights reserved.

01057569 20031022CGW065 (USE FORMAT 7 FOR FULLTEXT)  
Fit Choices(SM) by Medica Offers Motivation, Incentives  
PR Newswire  
Wednesday, October 22, 2003 11:54 EDT  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 1,430

TEXT:

...month will receive a \$20 monthly credit from Medica toward the payment of their monthly membership dues, covering up to 40 percent of the monthly **fee** depending upon the type of **membership** selected. As well, members will benefit from a **discounted** initiation **fee** of \$35 -- approximately a 50 percent savings. Members also may take advantage of a comprehensive personal fitness screening, development of an individualized health and **wellness**...

...which can be redeemed for health-related merchandise and gift certificates. My ePHIT started in 1999 as a direct response to the rising costs of **health care** for health **plans**, the employers, and individual members.

"My ePHIT empowers each member to take charge of their health through an effective plan and our coaching and reward...

## V. Additional Resources Searched

0 results